# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 23-21158 CMB

Paula Gilliam : Chapter 13

Debtor :

Paula Gilliam :

Movant

V.

Pennymac Loan Services LLC Respondent

#### **LOSS MITIGATION ORDER**

A *Motion for Loss Mitigation* was filed by <u>Debtor</u> on <u>January 22, 2024</u>. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 23rd day of February, 2024, it is hereby ORDERED that:

(1) The following parties are directed to participate in the Court's *Loss Mitigation Program* (LMP) as set forth in *W.PA.LBR 9020-1* through *9020-7*.

Debtor: Paula Gilliam

Creditor: PennyMac Loan Servicing

- (2) **During the Loss Mitigation Period**, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$1,550.00 per month to the Creditor or the Creditor's designee pursuant to W.PA.LBR 9020-3(g).
- (3) Within fourteen (14) days from the entry of this Order, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to W.P.A.LBR 9020-4(b).
- (4) Within seven (7) days from the entry of this Order or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to W.P.A.LBR 9020-4(c).
- (5) Within fourteen (14) days of the debtor's submission of the Core LMP Package, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to W.PA.LBR 9020-4(d).
- (6) *Within sixty (60) days from the entry of this Order*, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.PA.LBR 9020-4(e)*.

- (7) One hundred twenty (120) days from the entry of this Order, the LMP Period shall terminate unless extended pursuant to W.P.A.LBR 9020-5(b).
- (8) Within seven (7) days of the termination of the Loss Mitigation Period, the Debtor shall submit an LMP Final Report pursuant to W.PA.LBR 9020-4(f).
- (9) Debtor shall *immediately* serve a copy of this Order on Creditor and file a certificate of service evidencing same.

FILED 2/23/24 2:42 pm CLERK U.S. BANKRUPTCY COURT - WDPA

Couleta M. Böhm

Honorable Carlota M. Bohm United States Bankruptcy Judge

# Case 23-21158-CMB Doc 51 Filed 02/25/24 Entered 02/26/24 00:26:58 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21158-CMB

Paula D. M. Gilliam Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Feb 23, 2024 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2024:

Recipi ID Recipient Name and Address

db + Paula D. M. Gilliam, 220 Sycamore Ridge Dr., Springdale, PA 15144-1054

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2024 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed

below:

Name Email Address

Denise Carlon

on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com

Kenneth Steidl

on behalf of Debtor Paula D. M. Gilliam julie.steidl@steidl-steinberg.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

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User: auto Page 2 of 2

District/off: 0315-2 Page 2 of 2 Form ID: pdf900 Total Noticed: 1 Date Rcvd: Feb 23, 2024

TOTAL: 5